8161730

## Vantage Point Bank

|  |  |                             |                          |  |              |   |                           |            | plicatio                           |            |   |                   |           |                       |
|--|--|-----------------------------|--------------------------|--|--------------|---|---------------------------|------------|------------------------------------|------------|---|-------------------|-----------|-----------------------|
| This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower' or "Co-Borrower', as applicable. Co-Borrower' and application of the complete information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse or other person who has community property rights pursuant person will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights property state, and because the spouse or other person has community property rights property before the person that community property state, or the Borrower is relying or property between the constitution of the community property state, or the Borrower is relying or property between the community property state, or the Borrower is relying or property between the community property state, or the Borrower is relying or property state, or the Borrower is relying or property between the community property state, or the Borrower is relying or property state, or the Borrower is relying to be an application.  |  |                             |                          |  |              |   |                           |            |                                    |            |   |                   |           |                       |
| Mill   | USU)   | X                           | Me                       |  | _            | 1   | MAL                       |            | The                                | ene        | =>  | 25                | 10        |                       |
| Воточе   |  | A A Paris                   | (Altype                  | OF MORTE   | 7.6          |   | I FRUS OF                 | 6          | Na arang                           |            |   |                   | N. Carlon | 5000                  |
|  | Conventional                                   |                             | -                        | The state of the s | -            | -   | ase Numbe                 |            |                                    | 7-7-14-2-1 | -   | e Numb            | -         | - Annual Control      |
| Applied for: Fr  | IA USDA/Rural<br>Housing Serv                  | toe                         |                          |  |              |   |                           |            |                                    |            |   |                   |           |                       |
| Amount   | Interest Rate                                  | Chronic Park                | lo. of Month             |  | izatio       | -   | Fixed Rate                | -          | Other (explain                     | 970070     |   |                   |           |                       |
| \$ 1,900,000.00  |  | %<br>##/530                 | 350<br>PROPERT           | Type:  | 1710         | Name and Address of the Owner, where                            | GPM                       | -          | ARM (type):                        | 167        | 7<br>3189-1   | The trans         | is was    |                       |
|  | dress (street, city, str                       | -                           | 10.00                    |  |              |   | Deliver to Company        |            | Language and the second            | TO CO      | 1,200   | 4850              | No        | of Units              |
|  | Gladwyne, PA 1903                              |                             |                          |  |              |   |                           |            |                                    |            | - Contrate |                   |           |                       |
| Legal Description of   | Subject Property (att                          | ach de                      | scription if r           | ecessary)  |              |   |                           |            |                                    |            |   |                   | Ye        | er Built              |
|  |  |                             |                          |  |              |   |                           |            |                                    |            |   |                   | 1         |                       |
| Purpose of Loan: LX  | Purchase TICo                                  | ristruci                    | ion                      | Other (  | evolak       | 1   |                           | Proc       | perty will be:                     |            | -   | _                 |           |                       |
|  | Refinance Co                                   |                             |                          |  | and state    | .,.   | 1                         | (X)        |                                    | Sec        | ondar   |                   | Investr   | ent                   |
| Complete this line   | If construction or c                           | pnstru                      | ctlan-perm               | anent loan   |              |   |                           |            | Lesina ice                         | rtesi      | UBINI   | 9                 |           |                       |
| Year Lot Acquired  | Original Cost                                  | 1                           | Amount Exis              | ting Liens   | (a) Pr       | reseni  | Value of Lo               | ×          | (b) Cost of Imp                    | provem     | ents  | Total (           | a+b)      |                       |
|  | \$   | 18                          | <u> </u>                 |  | \$           |   |                           | _          | \$                                 |            |   | \$                |           |                       |
| Year Acquired  | If this is a refinance<br>Original Cost        |                             | Amount Exis              | fina Liens   | Pum          | nsa of  | Refinance                 |            | Describ                            | e lacua    | emen  | ta Cim            | ade [     | to be made            |
| real responds  | S  | 1                           |                          | ung Euro   |              | 030 VI  | regaliterings             |            | Cost \$                            |            | Periodia  | - L_1             |           | 1                     |
| Title will be held in v  | rhat Name(s)                                   |                             | -                        |  | <u> </u>     |   | Manner in v               | which      | h Tide will be I                   | neld       |   |                   |           | viil be held tr:      |
| James DiDio, Maria   | a Green  |                             |                          |  |              |   | Joint tens                | nte        |                                    |            |   |                   |           | e Skriple<br>esehold  |
| Source of Down Pay<br>CheckingSavings  | ment, Settlement Ch                            | arges i                     | and/or Subo              | rdinate Fin  | ancing       | (ලඟු)   | ain)                      |            |                                    |            |   |                   | (ahow eo  | giration date)        |
|  | Borrowar                                       | <b>建</b> 在成                 |                          | III. BORRO   | N. E.        | INFO  | LATER                     | <b>建</b> 食 |                                    | . Co       | Bon   | 5 COL             |           |                       |
|  | sclude Jr. or Sr. if app                       | licable                     | :)                       |  | 1            | 18(A. 0.5)  |                           | lame       | include Jr. o                      | r Sr. If a | applic  | able)             |           |                       |
| James Diblo<br>Social Security Number  | Home Phone §nd. art                            | a cade)                     | TOOB (MINUD              | arri crrrra  | School       |   | la Graen<br>Security Numi | bar        | Home Phone (in                     | d, area c  | odel f  | OOB (MM/          | DDYYY     | Yrs, School           |
| 1553   | 610-658-0202                                   | en manne                    | 195                      | 4  | COLOR PRINCE |   | 5821                      |            | 610-658-020                        | 2          |   | 19                | 169       |                       |
| Married Um<br>divo   | sarried (include single,<br>reed, widowed)     | no.                         | dents (not tist<br>lages | ed by Co-Bo  | zower)       | LXIN  |                           |            | eried (include al<br>and, widowed) | -          | no.   | ndents (n<br>spes | ol issed  | by Borrower)          |
| Separated  |  | Page a                      |                          |  |              |   | eparated                  |            |                                    |            |   |                   | -         | N. V.                 |
| 1320 Monk Rd   | reet, city, state, ZIP)                        | TAL                         | Own 🔲 Re                 | ent No. '  | YES.         | 100000  | ent Acaresi<br>D Monk Rd  | (30        | eet, city, state                   | , ZIP)     | LXIO  | Wn 🔲              | rent      | No. Yrs.              |
| Gladwyne, PA 190   |  |                             |                          |  |              | Gin   | dwyne, PA                 |            |                                    |            |   |                   |           |                       |
| Mailing Address, if c  | lifferent from Present                         | Addre                       | SS                       |  |              | Mailing Address, if different from Present Address 1320 Monk Rd |                           |            |                                    |            |   |                   |           |                       |
| Gledwyne PA 1903   |  |                             |                          |  |              | Gla   | dwyne PA                  | 190        | 95                                 |            |   |                   |           |                       |
| Personal Property and Publishers and | ent address for less<br>eet, city, state, ZIP) | THE OWNER OF TAXABLE PARTY. | own Re                   |  | -            |   |                           | fates      | set, city, state,                  | 710)       |   | lwn 🔲             | Rent      | No. Yrs.              |
|  |  |                             | -                        |  |              |   |                           |            |                                    |            |   |                   |           |                       |
|  |  | TOUR                        |                          | State  |              |   |                           |            |                                    |            |   |                   |           |                       |
| Name & Address of  | Employer (X                                    | ] Self                      | Employed :               | Yrs, on this   | a job        | Nen   | ne & Addres               | S OF       | Employer                           | XIS        |   | ployed            | YIS.      | on this job<br>5Y     |
| RTC Holdings LLC   |  |                             |                          | Yra, employ<br>this line of  | ed in        |   | Holdings I                |            |                                    |            |   |                   |           | employed<br>s line of |
| 150 Radnor Cheste<br>Wayne, PA 19687   | er Rd  |                             |                          | work/profes  | sion         |   | Radnor Ch<br>ne, PA 190   |            | Rd                                 |            |   |                   |           | rprofession<br>20     |
| Position/Title/Type  | of Business                                    | Busin                       | ess Phone                | 20<br>Incl. area c   | ode)         | -   | tion/Title/Ty             | -          | of Business                        | Ţi         | Busine  | ess Phoi          | ne (înci  | , area code)          |
| Owner  |  | 215-6                       | 351-5111                 |  | 41           | Qve   | 101                       | 46         | non to a star                      |            |   | 20-9906           |           |                       |
| if employed in cur   | rent position for les                          | e than                      | TWO Years                | or if curren   | niy em       | пргоуч  | ed in more                | IN NA      | ane position                       | , comp     | rete l  | rie folio         | waig:     |                       |
| Uniform Residential i<br>Freddie Mec Form 65   | Loan Application<br>7/05 (rev.6/09)            |                             |                          |  | Page 1       | 1 of 5  | <i>†</i> +                |            |                                    | Fan        | nie M   | e Form            | 1003 7    | 705 (rev.6/09)        |
|  | -04/2011 ~ Encompass                           | 160 <sup>th</sup>           |                          |  |              | ennitiS0  | مان                       |            |                                    |            |   |                   |           | anasayasa san selik   |

## Vantage Point Bank

| D.   |  |           | - 15                                 | / EN   | PLOYMENT                                    | INFORM                     | MATION   | C                      | o-Borrower                        |                         |     |
|--|--|-----------|--------------------------------------|--|---|----------------------------|--|------------------------|-----------------------------------|-------------------------|-----|
|  |  |           |                                      |  | Pates (from-to) Name & Address of Employer  |                            |  |                        | Self Employed                     | Dates (from-to)         |     |
|  |  |           | - 1                                  |  | hly Income                                  |                            |  |                        |                                   | Monthly Income          |     |
| Position/Title/Type of   | Business   | В         | usiness Phone                        | S<br>(incl.                                      | area code)                                  | Position                   | /Title/Type of Susiness  |                        | Business Pho                      | one (Incl. area code)   |     |
| Name & Address of E  | mployer  | □ Se      | elf Employed                         | Date   | s (from-to)                                 | Name &                     | Address of Employer  |                        | Self Employed                     | Dates (from-to)         |     |
|  |  |           |                                      | Mont   | hly Income                                  |                            |  |                        |                                   | Monthly Income          |     |
| Position/Title/Type of   | Business   | В         | usiness Phone                        | S<br>(incl.                                      | area code)                                  | Position                   | /Title/Type of Business  |                        | Business Pho                      | one (incl. area code)   |     |
| Distriction of the Control of the Co | AND CONTROL OF THE PARTY OF THE | MOM       | THEVONEOUS                           | MANIC  | COMPINE                                     | THOUSI                     | NOSENSE NEED W   | ATTON                  | UTWIEVE STATE                     | dicerial de la Company  |     |
| Gross Monthly<br>Income  | Borower  |           | Co-Berrowe                           |  | Tota  |                            | Combined Monthly<br>Housing Expense  |                        | Present                           | Proposed                |     |
| Base Empl. Income*   | \$ 60.00   | 0.00      | 60.00                                | 0.00   | 5 120                                       | 0.000.00                   | Rent   | 3                      |                                   |                         |     |
| Overtime   |  |           |                                      |  |   | 0.00                       | First Mortgage (P&I)   |                        | 6,736.00                          | 8.399.83                |     |
| Bonuses  |  | $\dashv$  |                                      | -  | <u> </u>                                    |                            | Other Financing (P&I)  |                        |                                   |                         |     |
| Commissions  |  | -         |                                      |  |   |                            | Hazard Insurance   |                        | 200.00                            | 200.00                  |     |
| Dividende/Interest   |  | -         |                                      |  |   |                            | Real Estate Texas  |                        | 4,468.00                          | 9,212.00                |     |
| Nat Rental Income  |  | -         |                                      |  |   |                            | Mortgage insurance   |                        |                                   |                         |     |
| Office (before completing,   |  |           |                                      |  |   |                            | Homeowner Assn. Dues   |                        |                                   |                         |     |
| see the notion in "describe<br>other income," below)   |  |           | 2000 (DALAS YES                      |  |   |                            | Other:   |                        |                                   |                         |     |
| Total  | \$ 60,00   | 0.00      | 60,00                                | 0.00   | 3 12  | 0,000.00                   | Total  | 3                      | 11,402.00                         | 17,811.83               |     |
| * Self Employed Borron   | wer(s) may be rea  | jubred 1  | to provide additi                    | onal d   | locumentation                               | euch as                    | tux returns and financial  | etatomen               | ito.                              |                         |     |
| Described Other  | rincome Motice:  | Borro     | ny, child suppor<br>wer (B) or Co-Bi | t, ar s<br>erowe                                 | er (C) does no                              | terrarice in<br>t choose i | come need not be reveal<br>to have it considered for a                             | cebelysis<br>and state | this loan.                        |                         |     |
| BIC  |  |           |                                      |  |   |                            |  |                        |                                   | Monthly Amount          |     |
|  |  |           |                                      |  |   | -                          |  |                        |                                   |                         |     |
|  |  |           |                                      | 100-10-V   |   |                            |  |                        |                                   |                         |     |
| NAME OF TAXABLE PARTY.   |  | 250       |                                      | <b>2V</b> F                                      | ASSETSFAN                                   | DIRABIL                    | messale est  | ar rom                 |                                   |                         |     |
|  |  |           |                                      |  |   |                            | ed and unmerried Co-Born<br>rwise separate Statements<br>ing achedules must be com |                        | ont that Boonas<br>aomea are cedn | or other person also.   |     |
| ASSET  | 3  | C         | ash or Market                        | Lial   | Milites and P                               | Pledged A                  | issets. List the creditor's  | з патте,               | address and a                     | account number for all  |     |
| Description Cash deposit toward pur  |  | s         | Value                                | 7 chile  | d support, stoc                             | ak pledges                 | extornabile towns, revolving state. Use continuation sh                            | eat, If no             | cessery. Indicat                  | e by (") Lices Habbides |     |
| Real Estate Agent  | resource many my.  |           | 50,000.00                            | white  | ch will be autist                           | LIABILI                    | sale of real estate owned or   | Monthi                 | y Payment &<br>s Left to Pay      | Unpaid Balance          |     |
| List checking and savi   | inas eccumts be  | low       |                                      | Nan  | ne and address                              |                            |  |                        | ni/Months                         | \$                      |     |
| Name and address of B  |  | 100       | 1                                    | - 1000   | DSON CITY                                   |                            |  | 6 5370                 | -                                 |                         | ol- |
| Parke Bank   | •  |           |                                      | WEST 80 CENTURY ROAD PARAMUS, NJ 07652 Acct. TO. |   |                            |  |                        | 6,735.00<br>220                   | 1,485,732.00            | 175 |
| Acct. no.  |  | 3         | 520,000.00                           | Nar  | ne and addres                               | a of Comp                  | any  | 3 Раутта               | nt/Menths                         | \$                      |     |
| Name and address of 8<br>Parke Bank  | lank, S&L, or Cred   | a Union   |                                      | HUDSN CITY                                       |   |                            |  |                        | 7,452.00<br>360                   | 1,037,500.00            | (1) |
|  |  |           |                                      |  | t. no.                                      |                            |  |                        |                                   |                         |     |
| Acct. no.  |  | \$        | 250.000.00                           |  | me and address                              | a of Comp                  | entry'   | 3 Payme                | mt/Honths                         | •                       |     |
| Name and address of B  | Sank, S&L, or Cred   | lit Unior | 1                                    | A  | MEX   |                            |  |                        | 0.00                              | 65,541.00               |     |
|  |  |           |                                      |  | PO BOX 297871<br>FORT LAUDERDALE, FL \$3329 |                            |  |                        | 0                                 | 37.46                   |     |
|  |  |           |                                      |  | ct. no.                                     |                            |  |                        |                                   |                         |     |
| Uniform Reeldential L<br>Freddle Mec Form 65<br>1003 Page 2 (Letier) ~   | 7/05 (rev.6/09)  | pess36    | op.                                  |  |   | 2 of 5                     | £ 1  |                        | Fannie Mae For                    | m 1003 7/05 (rov.6/04)  | 1/2 |
|  |  |           |                                      |  |   |                            | AGU 40 %   | (                      | (a)                               | m                       | 4D  |

## Vantage Point Bank

| Acct. no.   | \$                         | A PACE       | -1-7-1  |          |  | ddress of Compan   |  | - SPINE                 | \$ Payment/l        |                 | 3        | K. 1873 (295)K             | <b>*</b>        | 3275    |
|---|----------------------------|--------------|---------|----------|--|--|--|-------------------------|---------------------|-----------------|----------|----------------------------|-----------------|---------|
| Name and address of Bank, S&L, or Credit Union  |                            |              | JPM CHA |          | •  |  | Po P mys most not  | FROM HUILDS             | ٢                   |                 |          |                            |                 |         |
| and delicate at Danie' cor" or Cloth clife()  |                            |              |         | - 1      | DI IN OID  | -  |  |                         |                     | 1,162.00        | i i      | 1                          | 6,270           | .00     |
|   |                            |              |         | - 1      |  |  |  |                         |                     | 14              | ļ        | -                          | -,              | 3,71,77 |
|   |                            |              |         | 1        |  |  |  |                         |                     |                 |          |                            |                 |         |
| Acrt no.  | la.                        | _            |         |          | Aoct. no.  | 100  |  |                         |                     |                 | _        |                            |                 | _       |
|   | 3                          |              |         | -        | CHASE  | iddresa of Compan  | iy   |                         | \$ Payment/I        | entron          | 18       |                            |                 |         |
| & description)  | ٦                          |              |         |          | UINGL  |  |  |                         |                     | 875,00          | 6.13     |                            |                 | .00     |
| Invest Securities   |                            | BE           | 00.000  | 000      |  | VART AVE FL 3  |  |                         |                     | 0               | 1        |                            |                 |         |
| BNY   |                            |              | 30,000  |          | GAHDEN   | CITY, NY 11680   | )  |                         | 1                   |                 |          |                            |                 |         |
|   |                            |              |         | - 3-     | Accl no.   |  |  |                         |                     | 44-74           |          |                            | na salas        | _       |
| Lite insurance net cash value   |                            |              |         | $\dashv$ | Name and a<br>SALLIE N   | iddress of Compan<br>IAE   | Ty .   | 1                       | \$ Payment/I        | nontha          | S        |                            |                 |         |
|   | *                          |              |         | - 1      |  |  |  |                         |                     | 51.00           | 1        | 1                          | 5,762           | _00     |
| Face entount: \$  |                            | 0.00         | 20.00   | -        |  |  |  |                         |                     | 112             | 1        |                            |                 |         |
| Subtotal Liquid Assets  | -                          |              | 20,000  | -        |  |  |  |                         | Į.                  |                 |          |                            |                 |         |
| Real estate owned (enter market value<br>from schedule of real estate owned)          | \$                         | 6,87         | 75,000  |          | Accl. n  | Mary of Day  | No.  |                         |                     |                 |          |                            |                 | _       |
| Vested Interest in retirement fund  | 3                          | 22           | 20,000  |          |  | ddress of Compar<br>Of Liabilities   | עי   |                         | \$ Payment/I        | PARRIES         | 3        |                            |                 |         |
| Net worth of business(es) owned   | \$                         |              | 00,000  |          |  | and the second s |  |                         | 1                   | 326,00          |          | 1                          | 3,972           | .00     |
| (attach finericial statement)   | _                          |              |         |          |  |  |  |                         |                     |                 | 1        |                            |                 |         |
| Automobiles owned (make and year)   | \$                         |              |         |          | Acct no.   |  |  |                         | 1                   |                 | 1        |                            |                 |         |
|   |                            |              |         | I.       | Name and Address of the Owner, where the Owner, which is the Owner, where the Owner, which is the Owner, where the Owner, which is the Owner, wh | d Support/Separa   | te Maintenance   | _                       | 3                   |                 | -        |                            |                 | _       |
|   |                            | _            |         | _        | Payments C   | hwad to:   |  |                         |                     |                 | 1        |                            |                 |         |
| Other Assets (Remixe)   | \$                         |              |         | _        |  |  |  |                         | 1                   |                 | 1        |                            |                 |         |
| Collectibles<br>Plane   | 2,400,000.00<br>750,000.00 |              |         |          | Job-Related  | Expense (child ca  | \$   |                         |                     |                 |          | 靈                          |                 |         |
| Puniture  | Į.                         | 1,750,000.00 |         |          |  |  |  |                         |                     |                 |          |                            |                 |         |
| Subordinated Debt to Business   | 1                          | 2,00         | 00,000  | 00.0     | Total Monthly Payments   |  |  |                         |                     | 6,601.00        |          |                            |                 |         |
|   |                            |              |         |          | 45 (4) 5-3   | SWEETS)  |  |                         | _                   |                 | A STATE  | THE PARTY                  | resista.        | 199     |
| Total Assets a.   | § 2                        | 25,05        | 95,000  | 0.00     |  |  | 22,464,09  | 8.00                    | Total L             | abilities b.    | <b>B</b> | 2,63                       | 0,902           | .00     |
| Schedule of Real Estato Owned (If addit   | ional proj                 | pertie       | 12 ENB  | Pymed,   | use continu  | ation sheet.)  |  | ,                       |                     | Insuran         |          | 1                          |                 |         |
| Property Address (enter S If sold, PS if pendir<br>R If rentel being held for Income) | ng sale of                 | T            | ype of  |          | resent<br>foot Value   | Amount of<br>Mortgages & Liena   | Gmes<br>Rental income  | l A                     | fortgage<br>wymente | Meintena        | nce,     |                            | Net<br>tal Inco |         |
| 4000 Marala Mat   | V                          | K            | oberty  |          |  |  |  |                         |                     | Texas & 1       |          |                            | eren mico       | N/D     |
| Gladwyne, PA 19035 HESB   | € P                        | S/           | SFR     | \$ 4,0   | 00,000,00  | * 1,485,732,00   | \$   | \$                      | 6,735.00            | \$              | 0:00     | \$                         | _               | -       |
| 7507 Bayshore Dr<br>Margate City, NJ 08402  |                            | 1:           | SFR     | 2,0      | 75,000.00  | 1,037,500.00   |  | 1                       | 7,452.00            |                 | 0.00     |                            | 1               |         |
| 7605 Bayshore Dr  | ١ .                        | 1.           |         |          |  |  |  |                         |                     |                 |          |                            | 1               |         |
| Margate City, NJ 08402 50   | 100                        | SIL          | AND     | - 8      | 00,000.00  | 0.00   |  | -                       | 0.00                |                 | 0.00     | -                          | _               | _       |
|   |                            |              |         |          |  | \$ 2,523,232.00  |  | \$                      | 14,187.00           |                 |          | s                          |                 |         |
| List any additional names under which   | credit ha                  | is pr        | noive   | rly bee  | n received   |  | ropriate creditor r  | eme(e                   | ) and accou         | 17.60           | 200      |                            |                 |         |
| Alternate Name  |                            |              |         |          |  | Creditor Name  |  |                         |                     | Account P       | lumbe    | Γ                          |                 |         |
|   |                            |              |         |          |  |  |  | YACIST                  |                     |                 |          |                            |                 |         |
| SERVICE LAND  | SACTION                    |              |         |          |  |  |  |                         |                     |                 |          |                            | 3/16            |         |
| a. Purchase Price   | 3                          | 3,8          | 800,0   | 00.00    | if you and   | wer "Yes" to any   | questions a throu  | gh i, p                 | dese use ç          | ontinuation     | ~        | the Personal Property lies | Co-Bo           | -       |
| b. Alterations, improvements, repairs   |                            |              |         |          |  |  |  |                         |                     |                 | Yes      |                            | Yes             | 3       |
| c. Land (if ecquired separately)  | _                          |              |         |          | 4  |  | Judgments against  | . D                     |                     |                 |          |                            |                 | E       |
| d. Refinance (incl. debts to be paid off)   |                            |              |         |          |  | ou been declared b<br>ou had property for  |  | The same of the same of | Hoss thursd         |                 |          |                            |                 |         |
| e. Estimated prepaid tioms 2,578.13   |                            |              |         |          | ou nad propeny to:<br>ed 7 years?  | o or water (f)   | man managa   | basel                   | acu.                | -               |          |                            |                 |         |
| f. Estimated closing costs 92,598.00  |                            |              |         | 98.00    | d. Ara vou   | e party to a lawsu   |  |                         |                     |                 |          |                            | ī               |         |
| g. PMI, MIP, Funding Fee  | - -                        |              |         |          | e. Have y  | ou directly or indire  | ctly been obligated  | i on an                 | y loan which        | resulted in     |          | (30)                       |                 | 1       |
| h. Discount (if Borrower will pay)  | -                          | -            | 005     | -        | formelos   | did by substruct are used  | a in lieu of incerios  | INS OF                  | karferment?         |                 |          |                            |                 |         |
| i. Total costs (add fisms a through h) 3,895,176.12                                   |                            |              |         | /6.12    | education  | al least, ratesfecture   | s home mortgage kuma.<br>d (mobile) forme Tours<br>"provide details, includi | i, any n                | northebo, linese    | tot obligation, |          |                            |                 |         |
|   |                            |              |         |          |  |  |  |                         |                     |                 |          |                            | £.              |         |
| j. Subordinate financing<br>k. Borrower's closing costs peld by Seller                | _                          |              | _       |          | PHA er V   | A case mariber, if any, i  | and reasons for the action   | in.)                    |                     |                 |          |                            |                 |         |

1003 Page 3 (Letter) ~ 04/2010 ~ Encompass360\*



| EXAMPLE VIOLETALES OF THANK  | ACTION   | 2009/06/10/20   |  |   | medischar A  | TOMB STASS                        | 202                  |                     | 斯爾里                   | AND T    |
|--|--|---|--|---|--|-----------------------------------|----------------------|---------------------|-----------------------|----------|
| i. Other Gredis (modeln)   |  | ll you answer "Y  | as" to any quasi   | Cons a throu                                      | igh L please use   | continuation                      | Bon                  | OWNT                | Co-Bor                | tower    |
| CashDepositOnSalesContract   | 60,000.00  | 100.00  |  |   | DE DOM 12  | 1/3                               | You                  | No                  | Yes                   | No       |
|  | I.E.   | f. Are you prese,<br>loan, mortgag<br>it "fex," ghe del | ally delinquent er<br>e, Sturrold chilge<br>site es describéd in l | in dofault cit<br>lies, bood cr<br>he preceding q | eny Federal dobl<br>loan gustantsel?<br>puttion,   | or eny piler                      |                      | EX.                 |                       | X        |
|  |  | g. Are you ablige                                       | ded to pay stimon  | y, child supp                                     | ott, er separate m   | ahisnence?                        |                      | 000                 |                       | EXI      |
|  |  | b. Is onypart of  | he down paymen   | l benowed?  | •  |                                   |                      | XI                  |                       | OX1      |
|  |  | o commission  | netter or endpress   |   | ŕ  |                                   | (X)                  |                     | X                     |          |
| N =  |  | 400   |  |   |  |                                   | - BZI                |                     |                       |          |
| n. Loan amount<br>(audude PM, MIP, Funding Fee (inenced)   | 1,900,000.00                                     | Ans you a U.S   |  | D 12  |  |                                   |                      | EX .                |                       | X        |
| n. PM, MP, Funding Foe financed  | 1,400,000.00                                     | der van bekulten  |  |   |  | (Janasa                           | X                    |                     | X                     | الما     |
| o, Losn snamed (add m & a)   | 1,900,000.00                                     | " W"Yan," counteled                                     | a drottou pripajsky.<br>O no cocenhil frant                        | hoboich as 1                                      | your primary resi  | KICHCOY                           | -22                  |                     |                       | _        |
| p. Cash from / to Borrower   |  | Jan. Herre you had                                      |  | 20.00   | perty in the last th   |                                   | 00                   |                     | DXI                   | Ц        |
| (subtract), k, i & o from h  | 1,945,178.13                                     |   | of property did yo   | y cown — prîna<br>roconiu (1777)                  | cites conjugators (b.  | R), second                        | P                    | 1                   | Pi                    |          |
|  |  |   |  |   | ly by yourself (6),  | Johnsty with                      | SI                   |                     | 8P                    |          |
|  |  | your open   | ee (GP), or jointly  | with cooting                                      | person (O)?  |                                   | - 02                 |                     |                       |          |
|  |  | 1   |  |   | z  | co: ====                          |                      | 7.                  |                       | rates.   |
| KINZ SENSE DE SU ZENSE   | 2/21/  | ENGWA ECOEM   | 2(10) (0) (0)  | EEHEND  |  |                                   | HIJL:                | <i>f</i> ) 2.       | 3000                  | (15)     |
| Einch of the undersigned appellically represent assigns and appeared appellically represent assigns and appeared appellication of the proposed appeared and appeared appeared and appeared appeared appeared and appeared a | (1) the information or                           | cylded in this age                                      | Acetter in true or   | n consect as                                      | of the date and fr   | ugu obboeyse t<br>he' enemens' :  | inh opin             | 10, 201             | and the               | t eny    |
| i percepture ar megigant mitrapresentation di t  | is information coptain                           | ed in this applicable                                   | as county restall in of  | vii Bability, for                                 | oluding monetary   | damages, to a                     | tay per              | aon Ay              | to sirely.            | auther   |
| agy loss due to refinese upon any efforepress<br>under the providence of Title 18. I feffet filletes   | mation that I have me<br>Code, Sec. 1001, etc.   | 50 on this applicall                                    | ter staget in city   | toop purgrant                                     | i manging, put no  | ) will be secial                  | ned by               | naery.              | asso of<br>Metr o     | dead     |
| of trust on the property described in this staps   | cardon; (3) the properly                         | will not be used for                                    | a saray illegal or pr  | chibited pusy                                     | 099 or use; (4) al   | Statements m                      | nada in              | this a              | pplent                | u ere    |
| made for the purpose of chicking a resident  | (d) mortgage foats (b)                           | the property val b                                      | e occupied as the  | Schled is the                                     | application (6)  | the Lander, it                    | o astri              | CATC, E             | 700880<br>1100880     | ore or   |
| SUprements and alcohol the dilutal stood decor-  | k our goe palemanger ex<br>Tab facold at any who | intelned in the easy                                    | lication, and I am   | or belongers                                      | sessond explorate  | pleasant the D                    | MOTHER.              | Son po              | cylded !              | n this   |
| application if any of the material facts that t  | nad bolineeroor ones                             | ain should change                                       | prior to clusted   | of the Louis                                      | (6) in the overal  | hat my paymy                      | erije or             | ı me L              | oun be                | COLINE   |
| detingstry, the Legiser, as mandars, excessive machini information to one or more pressure.  | us or masigus may, in i<br>roporino anancias: (( | producer to any one.                                    | Loan andfor edg  | aleistration of                                   | the Louis extern   | I may be tran                     | charged              | William or          | nch pot               | 08 83    |
| nery he required by law; (10) noticer Leader in  | int its agents, biokars,                         | muitere, surviosse                                      | enticommunity of 8   | ealgria bare no                                   | ege and tebieses   | talion of your                    | noly, eo             | <b>Q11869</b>       | or Impli              | ed, to   |
| me regarding the property of the condition of t  | refue of the property; a                         | मर्द (11) तथु ध्यमवार<br>स्थित सम्बद्धि संतर्भ स्थे     | Selon Crass Appl   | or nov faction<br>lession 43 (in)                 | brogen girventoeler<br>le nelectrossées et   | this and enti-                    | n cour               | alpino              | a gacair<br>Tigripini | e as     |
| my eignetime, chall he as effective, anforceable   | e and valid as if a pap                          | er version of this o                                    | pilostion were de  | piered comb                                       | ichiga yn grici  | witten algoratu                   | ra.                  |                     | - 600 B               |          |
| Astronfactorement Each of the understaned  | hereby actinos/ledges                            | that eay denier of                                      | the Loan, he car   | VICER, BUCGO                                      | ngisea tinti stope   | s, they verify                    | Of stees             | rgh w               | y Inform              | netion:  |
| Acknowledgement Each of the undersigned contained in this application or obtain any by application or executively profiled course.   | business or care reser                           | uid so gue monut to                                     | and sediments be   | Manaca ballo                                      | Ann allender with  | JOUNCO, INCREAL                   | ng n s               | purce r             | Jackaca I             | P TINS   |
| Before to Standard Land  | <del>/2: )</del>                                 | Date and  | Co-Sulvin  | n salada  |  | 7                                 | 10                   | ate/                | na.                   | tin      |
| KT ZYUUU   | 01   | 7-011   | 5 W///   |   | Ully   | 1010                              |                      | 10                  | 191                   | 13       |
| CHEST AND ASSESSMENT OF THE SECOND   | A COMPORMATO                                     | APARAGYERI  | iliente (eta)  | THE PLAN  |  |                                   | 2                    |                     | 17/1                  | 436      |
| The following information is requested by the  | Federal Government                               | for centain types of                                    | logue related to   | denting in  | order to munitor I   | ha lender'a or                    | Intelligi            | 100 140             | teups r               | credit   |
| epportunity, fair housing and home murigage  | disclosure laws. You a                           | of hardsparting to                                      | interest and delicate  | afon, but ore                                     | oscouraged to d  | a so. The leve                    | provide              | on that:            | e lenda               | resey    |
| you must check more than one designation. If   | you do not funish all                            | ingraph' taron' ea east<br>lef. Ann Cristosia in a      | under Federal in   | guietous, thi                                     | le feeder (a requir  | d to note the                     | beform               | dien or             | n the br              | zalo of  |
| The following information is requested by the<br>opportunity, fair housing and home creatings on<br>mat describes either on the heat of this int<br>you may check more than one designation. It<br>detail observables and eventure if you have a<br>above implicit to desire that the disclosures.   | nade this application in                         | person. If you do                                       | not wish to familia<br>or in intrivinst under                      | n the interpe                                     | lice, please chack<br>date law for the m   | i the box below<br>eliculariyon o | er, (Lequ<br>Ffoam s | are ret.<br>Deliber | Eac.)                 | MA TUD   |
| BORROWER 1 do not white to further   |  | h to differir ma toner.                                 | CO-BORROW  | APR Tide  | not with to fund   | b Ohita Informat                  | ion.                 | 44                  |                       |          |
| Ethnicity: Heparicar Latino  | Not Hispanio or                                  | Lalino  | Ethniofty:   |   | panio or Latino  | IX Not His                        |                      | r Lathy             | 0                     |          |
| Place: Assurbed Indian or  | Aelen Lit  | Black of  | Hace:  | Adn   | orican Indian or   | Asien                             |                      | Black               |                       | dese     |
| Amily paths Notice Hermites or   | EXI-Vinto  | Atriceo American  |  |   | ská metře<br>Na Hervellen or   | X Wate                            |                      | Millot              | en Amei               | Meson    |
| Other Pacitity (spinder  |  |   |  | On.   | er Pacific islande   |                                   |                      |                     |                       |          |
| Sax: Trends  | Male Male  |   | Sex:   | DZ Per  | hele   | ☐ Mate                            |                      | _                   | p <sub>d</sub> (t)    |          |
| To be Completed by Loan Originator:<br>This information was provided:  |  |   |  |   |  |                                   |                      |                     |                       |          |
| In a faculty-form introduce  |  |   |  |   |  |                                   |                      |                     |                       |          |
| in a jolephade intendeer   | 196  |   |  |   |  |                                   |                      |                     |                       |          |
| By the applicant and automited by for By the applicant and automited vin a   | XQCENSI  | 7   |  |   |  |                                   |                      |                     |                       | ÷        |
| Lean Originator's Signalara 27 /   | 777 11   | -   |  |   |  |                                   |                      |                     |                       |          |
| X  | X X  | C ~   | <u> </u>   |   | Dale 01/26/201   |                                   |                      |                     |                       |          |
| Lean Originator's Name (print or type)   |  | iginator identifier                                     |  |   | Loan Originator's  | Phone Number                      | ar (Inch             | ading s             | Tuber Cook            | 20)      |
| Michael Santosusso   | 697020   | <u> </u>  | S0000-000-000  |   | 257-464-7000   |                                   |                      |                     |                       |          |
| Loan Origination Company's Name Loan Origination Company Identifier  |  |   |  |   | Loan Origination<br>100 Williams Ro  | Company o Ac                      | Mraas                |                     |                       |          |
| Yantage Point Barik  | 466863   |   | 50 - ALDES ARRESTS   |   | 100 Willoner Ro<br>Horsham, PA   | 19044<br>19044                    | W                    |                     |                       |          |
|  | 1  |   | Jamesa   | DiDle   | The state of the s |                                   | (i) 10 (i)           |                     | ,                     |          |
|  |  |   | - P11100   |   |  |                                   |                      |                     |                       |          |
| Uniform Haridentiel Leen Application<br>Freddie Blae Ferm 65 7/15 (rov.8/13)   |  |   | LU DIS   |   |  | annie Mas Fo                      | - AF                 | N9 79/              | Mills Comb            | COURT IN |
|  |  | Pag   | 4016   | 2150  | 400 =  | en nea black La                   | red II (M            | und Af              | कर है। कर             | - Tank   |
| 1003 Page A (Lutter) ~ 04/2611 ~ Encompas  | :s300°   |   |  | #1.1.T  |  |                                   |                      |                     |                       |          |
| The second secon |  |   |  | 444. DV   | A . C  |                                   |                      |                     |                       |          |
|  |  |   |  |   |  |                                   |                      |                     |                       |          |
|  |  |   |  |   |  |                                   |                      |                     |                       |          |

| PER A VIEN DE PAISSO EN PANE  | गन्तामा स्टब्स्  |  |  |  | HEDECKARATIC   | ALS SEE   |  | 4017.0724  | ####   |
|---|--|--|--|--|--|---|--|--|--|
| I. Other Gredits (explain)  |  | If you answer "Y   | es" to any qua   |  | ugh i, please use co   | The second second   | Borrowe  | Co-Bo  | TOWE   |
| CashDepositOnSalesContract  | 50,000.00  | sheet for explana  | stion.   |  |  | ·   | Yes No   | Yes  | No   |
| SMESSE SEESENGLEEN (200 M. Vice   |  |  |  | Y  |  |   |  |  |  |
|   |  | g. Are you ablige  | ted to pay stime   | ony, châd supp   | oot, or separate mai   | ntenance?   |  |  | X  |
|   |  | h. Is any part of t  | he down payon  | ent borrowed?  |  |   |  |  | X  |
|   |  | i. Are you a co-n  | nziver or endors   | er on a note?  |  |   |  | DXD  |  |
|   |  |  |  |  |  |   |  | DK1  |  |
| m. Loan amount<br>(exclude PMI, MIP, Funding Fee financed)  | 1,900,000.00   | L. Are you a per   |  | Casile   |  |   |  |  | IX)  |
| n. PMI, MIP, Funding Fee financed   |  | Ter see how a boss   |  |  | your primary reald   | ence?   |  | DXI  |  |
| o, Loan amount (add m & n)  | 1,900,000.00   | If "Yes," complete   | e question m belo  | и.   |  |   | IXI 🗆  | DX3  | П  |
| p. Cash from / to Burrower  | 1,945,176.13   | m, Have you had  | a Tanan sanah basa Mis   |  | operly in the last thre<br>scipal residence (PR)   | And a supplied to   |  |  |  |
| (subtract ), k, l & o from l)   | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,  |  | , or investment  |  |  | P DACTORES .  | PR   | P  | R .  |
|   |  |  | u hold title to the<br>so (GP), or joint   |  | ily by youreelf (S), jo<br>r person (O)?   | intly with  | SP   | S  | Р.   |
|   |  | CHOWNER CONT   | CAPTO A AUGUST   | Nan Care   | Marin Statistics   | CALLMEND ALL  | Constitution of the  | September 1  | 26/15  |
| Each of the undersigned specifically represe  |  |  |  |  |  |   |  |  |  |
| The following information is requested by the opportunity, fair housing and home mortgage not discriminate either on the basis of this in you may check more then one designation. If visual observation and summer if you have above material to essure that the disclosuree BORPOWER  ## do not wish to furnish Ethnicity:  ## Hepenic or Latino Race:  ## American Indian or | cation; (3) the properly cation; (3) the properly cate of this apply once; (5) onle record of this apply only the property of the property of the property of the property; a generic of the property; a cardior state less; (excite and valid as if a paphere of the property; a construction or data relations of the property of the property of the property of the property of the property; a cardior state less; (excite and valid as if a paphere of the property of t | with not be used for the property will be fication, whether will be fication, whether the application to any other should change addition to any other insurers, sanvicers, university of the insurers, sanvicers with 11 my transmituding audio and vice remains of this as were not that any owner of that any owner of the Leen, for Date  NEFOR GREVERN  NEFOR GREVERN  For contain types of any or and required to fer your choose to farichy, suce, or and returned to the contain types of the contai | r any llegal or o cocupied as a root the Loan isotion, and I a prior to closing r rights and risa. Loan antitor es auctoressors or aucoessors or aucoessors or the coan, its a any legitimate.  Co-loging light in the logical property light in the l | prohibited purious prohibited purious individual in this separoved; (in chilippaned to go di the Loan; nedies that it unimistration a cassigns has me, or my facelina se en c, or my facelina se incomplete and complete and co | pose or use; (4) all e<br>is application; (6) th<br>7) the Lander and is<br>amend and/or supp<br>(6) in the event th<br>tay have relating to 1<br>february assessment and any expresents<br>in the terministion of the<br>lands any expresents<br>assess and assigns,<br>house through any con-<br>traction and the control of<br>the encouraged to do o<br>consistent please pro-<br>te terministion, please pro-<br>te terministion please pro-<br>te terministion please pro-<br>terministion please pro-<br>terministic please pro-<br>persion please pro-<br>persion please pro-<br>persion please pro-<br>persion please pro-<br>persion please pro-<br>persion please please pro-<br>persion please pro-<br>persion please pro-<br>persion please pro-<br>persion please please pro-<br>persion please ple | addening the same of the same | ede in this servicers, insurante particular and the servicers insurante on the servicers and the servicers and the servicers and the servicers and the servicers as a source of the servicers and the servicers an | application applic | on age one or vicers, in this scome or scome or vicers, in this scome se and tice as a field, to the se and tice as a field, to the se and tice as a field of the se and tice as a field of the se and tice are may a race, as a se a field of the se and the |
| Aleske native Native Hawallan or  |  | Wirlcan American   |  |  | naka matina<br>Uwa Hapasiian or  | X VVhite  | Afr  | lean Am  | ericen.  |
| Other Pacific Islander  | 13   |  |  | Oli  | ner Pecilic Islander   |   |  |  | -  |
| Sex: Female To be Completed by Lean Originator: This information was provided: In a face-to-face interview In a telephone interview By the applicant and submitted by face by the applicant and submitted via e   |  |  | Sex:   | M. Fα  | rsate  | ∐ Mało _  |  |  |  |
| Loan Originator's Signatura   |  | 827  |  |  | Date 01/25/2013  |   |  |  |  |
| Loan Originator's Name (print or type)<br>Michael Santosusso  | Losn Ori<br>697020   | ginator Identilier   |  |  | Loan Originator's P<br>267-464-7000  | hone Numbe  | e (Including   | g esta ci  | ode)   |
| Loan Origination Company's Name<br>Vantage Point Bank   | Lown Ori<br>456868   | gination Company i   | dentifier  | 0/0  | Lean Origination Co<br>100 Witmer Rose<br>Horsham, PA 19   |   | dress<br>)   |  |  |
|   |  |  | Jame   | a DiOlo  |  |   |  |  |  |
| Uniform Residential Loan Application<br>Fraddle Moc Form 65 7/05 (rev.6/09)<br>1003 Page 4 (Letter) ~ 04/2811 ~ Encompas  | 8360 <sup>®</sup>  | Page   | 4 of 5   |  | 112 Far  | inle Mae Fo   | rm 1003  | 7/05 (na   | r,&/09)  |

## Vantage Point Bank

|  | continuation Sheet/Residential Loan/Applica | tion                |
|--|---|---------------------|
| need more space to complete the  | Borower:<br>James DiDio                     | Agency Case Number: |
| Residential Loan Application  Mark B for Borrower or C for  Co-Borrower. | Co-Волгоwer:<br>Maria Green                 | Lender Case Number; |

We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Sede) Section 1001, et seg.

Bopewer's Signature:

Coregion ver's Signature:

Date

Coregion ver's Signature:

Coregion ver's Signature:

Page 5 of 5

Fanale Mae Form 1003 7/05 (rev.8/09)

LH 0035458